

B1 (Official Form 1)(4/10)

| United States Bankruptcy Court District of New Jersey | | Voluntary Petition |
|---|--|--|
| Name of Debtor (if individual, enter Last, First, Middle): Zahn, Todd Russell | | Name of Joint Debtor (Spouse) (Last, First, Middle): Zahn, Laura Sue |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Laura Sue Armagost |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8573 | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8726 |
| Street Address of Debtor (No. and Street, City, and State): 41 Brookside Drive Glen Gardner, NJ | | Street Address of Joint Debtor (No. and Street, City, and State): 41 Brookside Drive Glen Gardner, NJ |
| ZIP Code 08826 | | ZIP Code 08826 |
| County of Residence or of the Principal Place of Business: Hunterdon | | County of Residence or of the Principal Place of Business: Hunterdon |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint Debtor (if different from street address): |
| ZIP Code | | ZIP Code |
| Location of Principal Assets of Business Debtor (if different from street address above): | | |
| Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other TAX-EXEMPT ENTITY (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. |
| | | Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. |
| Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 | | |
| Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |
| Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |

| | | |
|---|---------------|--|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Zahn, Todd Russell Zahn, Laura Sue |
| All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) | | |
| Location Where Filed: - None - | Case Number: | Date Filed: |
| Location Where Filed: | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | |
| Name of Debtor: - None - | Case Number: | Date Filed: |
| District: | Relationship: | Judge: |
| Exhibit A | | Exhibit B |
| (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) | | (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | | X /s/ Jonathan Stone Signature of Attorney for Debtor(s) (Date) Jonathan Stone 023132002 |
| Exhibit C | | |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? | | |
| <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No. | | |
| Exhibit D | | |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) | | |
| <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. | | |
| If this is a joint petition: | | |
| <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. | | |
| Information Regarding the Debtor - Venue | | |
| (Check any applicable box) | | |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property | | |
| (Check all applicable boxes) | | |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) | | |
| <hr/> (Name of landlord that obtained judgment) | | |
| <hr/> (Address of landlord) | | |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | |

| | | |
|--|--|--|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Zahn, Todd Russell Zahn, Laura Sue |
| Signatures | | |
| Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Todd Russell Zahn Signature of Debtor Todd Russell Zahn</p> <p>X /s/ Laura Sue Zahn Signature of Joint Debtor Laura Sue Zahn</p> <p>Telephone Number (If not represented by attorney) October 27, 2010 Date</p> | | Signature of a Foreign Representative <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X Signature of Foreign Representative</p> <p>Printed Name of Foreign Representative</p> <p>Date</p> |
| Signature of Attorney* <p>X /s/ Jonathan Stone Signature of Attorney for Debtor(s)</p> <p>Jonathan Stone 023132002 Printed Name of Attorney for Debtor(s)</p> <p>Jonathan Stone, Esq. Firm Name 490 Schooley's Mountain Road - Bldg 3A Hackettstown, NJ 07840-4002</p> <p>Address</p> <p>Email: jon@jonstonelaw.com (908) 979-9919 Fax: (908) 979-9920</p> <p>Telephone Number October 27, 2010 Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p> | | Signature of Non-Attorney Bankruptcy Petition Preparer <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p>X</p> <p>Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p> |
| <p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p> | | |

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of New Jersey

In re **Todd Russell Zahn**
Laura Sue Zahn

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Todd Russell Zahn
Todd Russell Zahn

Date: October 27, 2010

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of New Jersey

In re Todd Russell Zahn
Laura Sue Zahn

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Laura Sue Zahn
Laura Sue Zahn

Date: October 27, 2010

United States Bankruptcy Court
District of New Jersey

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|-------------------|-------------------|---------------------|-----------------|
| A - Real Property | Yes | 1 | 339,000.00 | | |
| B - Personal Property | Yes | 4 | 27,878.76 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 391,119.70 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 605,365.65 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 14 | | 75,112.54 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 4,852.42 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 5,672.92 |
| Total Number of Sheets of ALL Schedules | | 27 | | | |
| | Total Assets | | 366,878.76 | | |
| | | Total Liabilities | | 1,071,597.89 | |

United States Bankruptcy Court
District of New Jersey

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

Chapter _____

7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|-------------------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 605,365.65 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 15,893.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 621,258.65 |

State the following:

| | |
|---|-----------------|
| Average Income (from Schedule I, Line 16) | 4,852.42 |
| Average Expenses (from Schedule J, Line 18) | 5,672.92 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 6,250.00 |

State the following:

| | | |
|--|-------------|-------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 52,119.70 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 605,365.65 |
| 4. Total from Schedule F | | 75,112.54 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 732,597.89 |

**In re Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Software Copyright (c) 1996-2010 - Best Case Solutions - Evanston, IL - www.bestcase.com

Best Case Bankruptcy

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|--|---|---|
| 1. Cash on hand | | Cash | J | 50.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Wachovia checking account ending in 6010. | J | 100.00 |
| | | Wachovia savings account ending in 2479. | J | 45.18 |
| | | TD Bank checking account ending in 3647. Zero balance but not closed. | J | 0.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Household goods and furniture-no one item more than \$575.00. | J | 1,350.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Books, pictures and CD's. | J | 175.00 |
| 6. Wearing apparel. | | Clothing | J | 425.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Skis, bikes, scooters and camera. | J | 500.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Principal Financial Group whole life insurance ending in 9961. | W | 12,131.28 |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| | | | | Sub-Total > (Total of this page) |
| | | | | 14,776.46 |

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | Networld Inc. 401K. | W | 1,197.30 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

Sub-Total > **1,197.30**
(Total of this page)Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|---|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | | NJ Driver's License | H | 0.00 |
| | | NJ Driver's License | W | 0.00 |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2000 Volkswagen Passat Mileage - 90,000 | W | 2,500.00 |
| | | 2002 Chevrolet Silverado Mileage - 200,000 | H | 7,500.00 |
| 26. Boats, motors, and accessories. | | 1992 Grumman Aluminum boat. | J | 1,000.00 |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | Two printers | J | 60.00 |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | 1 dog - Mikey | J | 10.00 |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | | Lawn mower, weed wacker, blower, vacuum, household appliances. | J | 835.00 |

Sub-Total > **11,905.00**
(Total of this page)Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

**In re Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **27,878.76**

(Report also on Summary of Schedules)

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--|----------------------------------|---|
| Cash on Hand | | | |
| Cash | 11 U.S.C. § 522(d)(5) | 50.00 | 50.00 |
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| Wachovia checking account ending in 6010. | 11 U.S.C. § 522(d)(5) | 100.00 | 100.00 |
| Wachovia savings account ending in 2479. | 11 U.S.C. § 522(d)(5) | 45.18 | 45.18 |
| Household Goods and Furnishings | | | |
| Household goods and furniture-no one item more than \$575.00. | 11 U.S.C. § 522(d)(3) | 1,350.00 | 1,350.00 |
| Books, Pictures and Other Art Objects; Collectibles | | | |
| Books, pictures and CD's. | 11 U.S.C. § 522(d)(3) | 175.00 | 175.00 |
| Wearing Apparel | | | |
| Clothing | 11 U.S.C. § 522(d)(3) | 425.00 | 425.00 |
| Firearms and Sports, Photographic and Other Hobby Equipment | | | |
| Skis, bikes, scooters and camera. | 11 U.S.C. § 522(d)(3) | 500.00 | 500.00 |
| Interests in Insurance Policies | | | |
| Principal Financial Group whole life insurance ending in 9961. | 11 U.S.C. § 522(d)(7) | 12,131.28 | 12,131.28 |
| Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans | | | |
| Networld Inc. 401K. | 11 U.S.C. § 522(d)(10)(E) | 1,197.30 | 1,197.30 |
| Automobiles, Trucks, Trailers, and Other Vehicles | | | |
| 2000 Volkswagen Passat Mileage - 90,000 | 11 U.S.C. § 522(d)(2) | 2,500.00 | 2,500.00 |
| 2002 Chevrolet Silverado Mileage - 200,000 | 11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5) | 4,400.00 3,100.00 | 7,500.00 |
| Boats, Motors and Accessories | | | |
| 1992 Grumman Aluminum boat. | 11 U.S.C. § 522(d)(5) | 1,000.00 | 1,000.00 |
| Office Equipment, Furnishings and Supplies | | | |
| Two printers | 11 U.S.C. § 522(d)(3) | 60.00 | 60.00 |
| Animals | | | |
| 1 dog - Mikey | 11 U.S.C. § 522(d)(3) | 10.00 | 10.00 |
| Other Personal Property of Any Kind Not Already Listed | | | |
| Lawn mower, weed wacker, blower, vacuum, household appliances. | 11 U.S.C. § 522(d)(3) | 835.00 | 835.00 |

Total: **27,878.76** **27,878.76****0** continuation sheets attached to Schedule of Property Claimed as Exempt

**In re Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE H W J C T O R | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|------------------------------------|---|------------|--------------|----------|--|---------------------------------|
| | | | | | | | | |
| Account No. Zahn | | | December 22, 2009 | | | | | |
| Elton Babbitt and Barbara Crat c/o Gordon Babbitt 4604 West Beach Park Drive Tampa, FL 33609 | J | | Mortgage Primary Residence: 41 Brookside Drive Glen Gardner, NJ 08826 | | | | | |
| | | | Value \$ 339,000.00 | | | | 290,000.00 | 0.00 |
| Account No. xx04-05 | | | Various Tax Sale Certificate Primary Residence: 41 Brookside Drive Glen Gardner, NJ 08826 | | | | | |
| Zeitz & Stein 201 Barclay Pavilion West Cherry Hill, NJ 08034 | J | | Value \$ 339,000.00 | | | | 101,119.70 | 52,119.70 |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| 0 continuation sheets attached | | | Subtotal (Total of this page) | | | | 391,119.70 | 52,119.70 |
| | | | Total | | | | 391,119.70 | 52,119.70 |
| | | | (Report on Summary of Schedules) | | | | | |

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units****TYPE OF PRIORITY**

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE DEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | TYPE OF PRIORITY | | | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY | AMOUNT ENTITLED TO PRIORITY |
|---|------------------------------------|--|--|--|--------------------------------------|--|-----------------------------------|
| | | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | | |
| Account No. *8573 | J | 1997 - 2007 Personal Tax Returns | | | | 516,435.65 | 0.00 |
| Internal Revenue Service PO Box 724 Springfield, NJ 07081-0724 | | | | | | | |
| Account No. *xxxx xxx *8726 | J | 1997 - 2007 Personal Tax Returns | | | | 88,930.00 | 0.00 |
| State of New Jersey Division of Taxation - Bankruptcy Unit PO Box 245 Trenton, NJ 08646-0245 | | | | | | | |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims | | | Subtotal (Total of this page) | | | 605,365.65 | 0.00 |
| | | | Total (Report on Summary of Schedules) | | | 605,365.65 | 0.00 |
| | | | | | | 605,365.65 | 0.00 |

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|------------------------------------|---|------------|--------------|----------|---|
| | | | | | | | |
| Account No. xxx3220 | | | | | | | |
| A-1 Collections Svc 101 Grovers Mill Rd Ste Lawrenceville, NJ 08648 | | | Opened 10/01/06 Collection Attorney Hunterdon Medical Center | | | | |
| Account No. xxx5406 | | | | | | | 1,004.00 |
| A-1 Collections Svc 101 Grovers Mill Rd Ste Lawrenceville, NJ 08648 | | | Opened 9/01/08 Collection Attorney Hunterdon Medical Center | | | | |
| Account No. xxx3066 | | | | | | | 909.00 |
| A-1 Collections Svc 101 Grovers Mill Rd Ste Lawrenceville, NJ 08648 | | | Opened 6/01/07 Collection Attorney Hunterdon Medical Center | | | | |
| Account No. xxx7527 | | | | | | | 190.00 |
| A-1 Collections Svc 101 Grovers Mill Rd Ste Lawrenceville, NJ 08648 | | | Opened 9/01/07 Collection Attorney Hunterdon Medical Center | | | | |
| 13 continuation sheets attached | | | | | | | 176.00 |
| | | | | | | | Subtotal (Total of this page) 2,279.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------------|---|----------------------------------|--------------|----------|--------------------|
| | | | | | | |
| Account No. xxx6289 | | Opened 8/01/07 Collection Attorney Hunterdon Medical Center | | | | 35.00 |
| A-1 Collections Svc 101 Grovers Mill Rd Ste Lawrenceville, NJ 08648 | J | | | | | |
| Account No. xxxx7090 | | Opened 10/01/06 Collection Attorney United States Postal Service | | | | 112.00 |
| Allied Credit/Alliance One Attn: Bankruptcy Po Box 2449 Gig Harbor, WA 98335 | J | Representing: Allied Credit/Alliance One | | | | Notice Only |
| Account No. | | | | | | |
| Allied Credit/Alliance One 6565 Kimball Dr. Gig Harbor, WA 98335 | | | | | | |
| Account No. xxxx9092 | | Opened 1/01/07 Collection Attorney United States Postal Service | | | | 109.00 |
| Allied Credit/Alliance One Attn: Bankruptcy Po Box 2449 Gig Harbor, WA 98335 | J | Representing: Allied Credit/Alliance One | | | | Notice Only |
| Account No. | | | | | | |
| Allied Credit/Alliance One 6565 Kimball Dr. Gig Harbor, WA 98335 | | | | | | |
| Sheet no. 1 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 256.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CON T I N G E N T | U N L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|--|---|---|--|--|------------------------------|-----------------|
| | | | | | | |
| Account No. xxxxxxxxxxxx6233 | | Opened 10/01/05 Last Active 9/26/10 CreditCard | | | | |
| American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355 | J | | | | X | 0.00 |
| Account No. | | | | | | |
| American Express P.o. Box 981537 El Paso, TX 79998 | | Representing: American Express | | | | Notice Only |
| Account No. xxxx3552 | | Opened 11/01/05 Factoring Company Account Mbna America Bank | | | | |
| Asset Acceptance Po Box 2036 Warren, MI 48090 | H | | | | | 16,034.00 |
| Account No. xxxxxxxx8701 | | Opened 9/02/02 Last Active 1/26/07 | | | | |
| At&t Credit Management At&t Credit Management Center Po Box 80701 Charleston, SC 29416 | J | | | | | 84.00 |
| Account No. | | | | | | |
| At&t Credit Management At&t Credit Management Murray, UT 84157 | | Representing: At&t Credit Management | | | | Notice Only |
| Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 16,118.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------------|---|----------------------------------|--------------|----------|-----------------|
| | | | | | | |
| Account No. *1012 | | Various Wireless Phone Service | | | | 0.00 |
| AT&T Mobility PO Box 1809 Paramus, NJ 07653-1809 | J | | | | | |
| Account No. xxxxxxxx6710 | | Various Medical Bills | | | | 5,279.00 |
| Atlantic Health System PO Box 35610 Newark, NJ 07193-5610 | J | | | | | |
| Account No. xx8454 | | Representing: Atlantic Health System | | | | Notice Only |
| Alliance Financial Management, LLC 1084 Route 22 West Mountainside, NJ 07092 | | | | | | |
| Account No. x1410 | | Various Medical Bills | | | | |
| Berks Credit & Collections, Inc. PO Box 329 Temple, PA 19560 | J | | | | | 90.00 |
| Account No. xxxx9351 | | Opened 11/01/09 Collection Attorney Gmac Llc | | | | |
| Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532 | H | | | | | 572.00 |
| Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 5,941.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CON T I N G E N T | U N L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|--|---|---|--|--|------------------------------|-----------------|
| | | | | | | |
| Account No. | | | | | | |
| Calvary Portfolio Services 7 Skyline Dr Ste 3 Hawthorne, NY 10532 | | Representing: Calvary Portfolio Services | | | | Notice Only |
| Account No. xxxxxxxxxxxx7069 | | Opened 8/01/88 Last Active 8/23/04 CreditCard | | | | |
| Chase Mht Bk Attn: Bankruptcy Po Box 15145 Wilmington, DE 19850 | J | | | | | 12,902.00 |
| Account No. | | | | | | |
| Chase Mht Bk 800 Brookside Blvd Westerville, OH 43081 | | Representing: Chase Mht Bk | | | | Notice Only |
| Account No. xxxxxxxxxxxx3733 | | Opened 1/16/08 Last Active 9/01/10 Educational | | | | |
| CigInco/glhe 2401 International Ln Madison, WI 53704 | H | | | | | 5,545.00 |
| Account No. xx5347 | | Med1 Cardio Vasc Healthcare lli | | | | |
| Cntl Jer Adj 201 Central Ave Westfield, NJ 07090 | J | | | | | 137.00 |
| Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 18,584.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------------|---|----------------------------------|--------------|----------|-----------------|
| | | | | | | |
| Account No. xxxxx3503 | | Various Sovereign Overdraft | | | | 290.97 |
| Delta Management Associates 100 Everett Avenue, Suite 6 PO Box 9191 Chelsea, MA 02150 | J | | | | | |
| Account No. zahn | | Various For notice purposes only | | | | 0.00 |
| Equifax Credit Information Services, Inc PO Box 740241 Atlanta, GA 30374 | J | | | | | |
| Account No. zahn | | Various For notice purposes only | | | | 0.00 |
| Experian 4 Gatehill Drive 3rd Floor Parsippany, NJ 07054 | J | | | | | |
| Account No. xxxxxx28-08 | | Various Lawsuit | | | | 0.00 |
| Faloni & La Russo, Esqs. 175 Fairfield Ave. Suite 1-C PO Box 1285 West Caldwell, NJ 07006 | J | | | | | |
| Account No. xxx0941 | | Various | | | | 228.01 |
| First National Collection Bureau, Inc 610 Waltham Way Sparks, NV 89434 | J | | | | | |
| Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 518.98 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------------|---|----------------------------------|--------------|----------|--------------------|
| | | | | | | |
| Account No. xxx1561 | | Opened 10/01/07 Collection Attorney First Revenue Assurance/Att | | | | |
| First Revenue 4500 Cherry Creek Dr South Denver, CO 80239 | H | | | | | 335.00 |
| Account No. | | | | | | |
| First Revenue 4500 S Cherry Cree Denver, CO 80206 | | Representing: First Revenue | | | | Notice Only |
| Account No. xxxx8530 | | Opened 10/01/08 Factoring Company Account Citibank-Amoco | | | | |
| Genesis Financial Solu Po Box 4865 Beaverton, OR 97076 | J | | | | | 382.00 |
| Account No. | | | | | | |
| Genesis Financial Solu 8705 Sw Nimbus Ave Beaverton, OR 97008 | | Representing: Genesis Financial Solu | | | | Notice Only |
| Account No. xxxxx3733 | | Opened 1/01/08 Last Active 9/30/10 Educational | | | | |
| Gleisi/college Loan Co 2401 International Madison, WI 53704 | H | | | | | 5,545.00 |
| Sheet no. 6 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 6,262.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------------|---|------------|--------------|----------|-----------------|
| | | | | | | |
| Account No. xxxxxxxx3273 | | Opened 4/01/04 Last Active 5/08/07 Automobile | | | | |
| GMAC Po Box 130424 Roseville, MN 55113 | H | | | | | 456.00 |
| Account No. | | Representing: GMAC | | | | Notice Only |
| GMAC P.o. Box 380901 Bloomington, MN 55438 | | | | | | |
| Account No. xxxx8814 | J | Various Lawsuit | | | | 0.00 |
| Goldman & Warshaw, PC 34 Maple Avenue Suite 101 Pine Brook, NJ 07058 | | | | | | |
| Account No. xx1996 | J | Various Credit card purchases | | | | |
| Hayt, Hayt & Landau 2 Industrial Way West PO Box 500 Eatontown, NJ 07724 | | | | | | Unknown |
| Account No. xxxxxxxx7001 | H | Opened 3/01/07 Collection Attorney Clinton Dental Group | | | | |
| I C System Inc Po Box 64378 Saint Paul, MN 55164 | | | | | | |
| | | | | | | 112.00 |
| Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 568.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------------|---|----------------------------------|--------------|----------|-----------------|
| | | | | | | |
| Account No. xxxxxxxx6001 I C System Inc Po Box 64378 Saint Paul, MN 55164 | H | Opened 3/01/07 Collection Attorney Clinton Dental Group | | | | 47.00 |
| Account No. xxxxxxxx6352 Kohls Attn: Recovery Dept Po Box 3120 Milwaukee, WI 53201 | J | Opened 6/01/07 Last Active 11/26/09 CreditCard | | | | 956.00 |
| Account No. Kohls N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 | | Representing: Kohls | | | | Notice Only |
| Account No. xxxxxxxx6352 Sentry Credit Inc 2809 Grand Avenue Everett, WA 98201 | | Representing: Kohls | | | | Notice Only |
| Account No. xx7070 Lenox, Socey, Wilgus, Formidoni et al. PO Box 6448 3131 Princeton Pike, Suite 1B Lawrenceville, NJ 08638 | J | Various Lawsuit | | | | 0.00 |
| Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 1,003.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------------|---|----------------------------------|--------------|----------|--------------------|
| | | | | | | |
| Account No. xxx1699 | | Opened 6/01/09 Factoring Company Account Hsbc | | | | |
| Lhr Inc 56 Main St Hamburg, NY 14075 | H | | | | | 893.00 |
| Account No. xxxxxxxxxxxx4702 | | Opened 11/01/06 Factoring Company Account Citibank Sears Gold Mastercard | | | | |
| Lvvn Funding Llc Po Box 740281 Houston, TX 77274 | H | | | | | 1,626.00 |
| Account No. xxxxx3478 | | Med1 02 Hunterdon Pediatric Assoc P | | | | |
| Nco Financial Systems 507 Prudential Rd Horsham, PA 19044 | J | | | | | 351.00 |
| Account No. | | Representing: Nco Financial Systems | | | | |
| Nco Financial Systems Pob 41466 Philadelphia, PA 19101 | | | | | | Notice Only |
| Account No. xxxxx5035 | | Opened 12/01/06 Collection Attorney Med1 02 Hunterdon Pediatric Assoc P | | | | |
| Nco Financial Systems 507 Prudential Rd Horsham, PA 19044 | J | | | | | 122.00 |
| Sheet no. 9 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 2,992.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------------|---|----------------------------------|--------------|----------|--------------------|
| | | | | | | |
| Account No. | | | | | | |
| Nco Financial Systems Pob 41466 Philadelphia, PA 19101 | | Representing: Nco Financial Systems | | | | Notice Only |
| Account No. xxxx7073 | | | | | | |
| NCO Financial Systems 507 Prudential Rd Horsham, PA 19044 | J | Opened 11/01/07 Factoring Company Account Nco/Asgne Of At T | | | | 84.00 |
| Account No. xxxxx2174 | | | | | | |
| Nelnet Lns Attention: Claims Po Box 17460 Denver, CO 80217 | H | Opened 6/01/08 Last Active 10/18/10 Educational | | | | 1,737.00 |
| Account No. | | | | | | |
| Nelnet Lns Po Box 1649 Denver, CO 80201 | | Representing: Nelnet Lns | | | | Notice Only |
| Account No. xxxxx2274 | | | | | | |
| Nelnet Lns Attention: Claims Po Box 17460 Denver, CO 80217 | H | Opened 6/01/08 Last Active 10/18/10 Educational | | | | 1,121.00 |
| Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 2,942.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|---|------------|--------------|----------|--------------------|
| | | | | | | |
| Account No. | | | | | | |
| Nelnet Lns Po Box 1649 Denver, CO 80201 | | Representing: Nelnet Lns | | | | Notice Only |
| Account No. xxxxxxxxxxxx5980 | | Opened 12/01/05 Factoring Company Account At T Wireless | | | | |
| Palisad Coll Attention: Bankruptcy Department Po Box 1244 Englewood Cliffs, NJ 07632 | H | | | | | 464.00 |
| Account No. | | | | | | |
| Palisad Coll 210 Sylvan Ave Englewood, NJ 07632 | | Representing: Palisad Coll | | | | Notice Only |
| Account No. xxxxxxxxxxxx0941 | | 11 At T Wireless | | | | |
| Palisad Coll Attention: Bankruptcy Department Po Box 1244 Englewood Cliffs, NJ 07632 | H | | | | | 228.00 |
| Account No. | | | | | | |
| Palisad Coll 210 Sylvan Ave Englewood, NJ 07632 | | Representing: Palisad Coll | | | | Notice Only |
| Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 692.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------------|---|------------|--------------|----------|-----------------|
| | | | | | | |
| Account No. xx4132 | | Various Lawsuit | | | | 0.00 |
| Pressler and Pressler 7 Entin Road Parsippany, NJ 07054 | J | | | | | |
| Account No. xxxx9640 | | Various Credit card purchases | | | | 229.07 |
| Redline Recovery Services LLC 11675 Rainwater Dr. Ste 350 Alpharetta, GA 30009-8693 | J | | | | | |
| Account No. xxxxx37-30 | | Various Medical Bills | | | | 149.49 |
| Rickart Collection Systems, Inc. 575 Milltown Road PO Box 7242 North Brunswick, NJ 08902 | J | | | | | |
| Account No. xxxxxxxxxxxx4702 | | Opened 3/01/86 Last Active 4/03/06 CreditCard | | | | 1,111.00 |
| Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117 | H | | | | | |
| Account No. xxxxxxxxxxxx4382 | | Opened 3/01/98 Last Active 3/23/04 CheckCreditOrLineOfCredit | | | | 2,115.00 |
| Sovereign Bank 1130 Berkshire Blvd 3rd Floor Wyomissing, PA 19610 | J | | | | | |
| Sheet no. 12 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 3,604.56 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------------|---|---|--------------|----------|------------------|
| | | | | | | |
| Account No. xxxxxxxx5968 | | Opened 12/29/88 Last Active 9/30/04 CreditCard | | | | |
| Sunoco/citi Po Box 6497 Sioux Falls, SD 57117 | J | | | | | 207.00 |
| Account No. zahn | | Various For notice purposes only | | | | |
| Transunion 2 Baldwin Place PO Box 2000 Chester, PA 19022 | J | | | | | 0.00 |
| Account No. xxx9412 | | Opened 11/01/05 CollectionAttorney Hunterdon County Library | | | | |
| Unique National Collect 119 E Maple St Jeffersonville, IN 47130 | J | | | | | 110.00 |
| Account No. xxxxxxxxxxxx0577 | | Opened 8/27/08 Last Active 9/01/10 Educational | | | | |
| Usded/glelsi 2401 International Madison, WI 53704 | H | | | | | 11,592.00 |
| Account No. xxxxxxxxxxxx9577 | | Opened 6/02/09 Last Active 9/01/10 Educational | | | | |
| Usded/glelsi 2401 International Madison, WI 53704 | H | | | | | 1,443.00 |
| Sheet no. 13 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 13,352.00 |
| | | | Total (Report on Summary of Schedules) | | | 75,112.54 |

In re **Todd Russell Zahn,
Laura Sue Zahn** Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**AT&T Mobility
PO Box 1809
Paramus, NJ 07653-1809**

**Acct# *1012
Wireless Phone Service**

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Todd Russell Zahn,
Laura Sue Zahn**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

In re **Todd Russell Zahn**
Laura Sue Zahn

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
|--------------------------|---------------------------------|---|
| | RELATIONSHIP(S): | AGE(S): |
| Married | Son Son | 13 9 |
| Employment: | DEBTOR | SPOUSE |
| Occupation | | Executive assistant |
| Name of Employer | Unemployed | Brightline Partners |
| How long employed | | 2 years |
| Address of Employer | | 565 5th Avenue 18th floor New York, NY 10017 |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

| DEBTOR | SPOUSE |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>6,250.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

3. SUBTOTAL

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>6,250.00</u> |
|----------------|--------------------|

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify):

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>1,326.58</u> |
| \$ <u>0.00</u> | \$ <u>71.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>1,397.58</u> |
|----------------|--------------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>4,852.42</u> |
|----------------|--------------------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

8. Income from real property

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

9. Interest and dividends

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

11. Social security or government assistance

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

(Specify):

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

12. Pension or retirement income

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

13. Other monthly income

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

(Specify):

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

14. SUBTOTAL OF LINES 7 THROUGH 13

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>4,852.42</u> |
|----------------|--------------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

| |
|--------------------|
| \$ <u>4,852.42</u> |
|--------------------|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is looking for a job so that the debtors may continue to pay on their mortgage.

In re **Todd Russell Zahn**
Laura Sue Zahn

Case No. _____

Debtor(s)

SCHEDEULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|-------------------|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ 2,127.92 |
| a. Are real estate taxes included? | Yes <u> </u> | No <u>X</u> |
| b. Is property insurance included? | Yes <u> </u> | No <u>X</u> |
| 2. Utilities: | | |
| a. Electricity and heating fuel | | \$ 450.00 |
| b. Water and sewer | | \$ 60.00 |
| c. Telephone | | \$ 150.00 |
| d. Other <u>Satellite</u> | | \$ 100.00 |
| 3. Home maintenance (repairs and upkeep) | | \$ 0.00 |
| 4. Food | | \$ 700.00 |
| 5. Clothing | | \$ 100.00 |
| 6. Laundry and dry cleaning | | \$ 15.00 |
| 7. Medical and dental expenses | | \$ 100.00 |
| 8. Transportation (not including car payments) | | \$ 490.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ 100.00 |
| 10. Charitable contributions | | \$ 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | | \$ 0.00 |
| b. Life | | \$ 75.00 |
| c. Health | | \$ 0.00 |
| d. Auto | | \$ 150.00 |
| e. Other | | \$ 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) <u>Property Taxes</u> | | \$ 975.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | | \$ 0.00 |
| b. Other | | \$ 0.00 |
| c. Other | | \$ 0.00 |
| 14. Alimony, maintenance, and support paid to others | | \$ 0.00 |
| 15. Payments for support of additional dependents not living at your home | | \$ 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ 0.00 |
| 17. Other <u>Haircuts</u> | | \$ 40.00 |
| Other <u>Pet Food/Vet</u> | | \$ 40.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | \$ 5,672.92 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| Both minor child need orthodontics. | | |
| Note: The recreation is for the Boy Scouts. | | |
| This January of 2011, Debtor intends on finalizing his education to complete his bachelors degree in business administration. | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | |
| a. Average monthly income from Line 15 of Schedule I | | \$ 4,852.42 |
| b. Average monthly expenses from Line 18 above | | \$ 5,672.92 |
| c. Monthly net income (a. minus b.) | | \$ -820.50 |

United States Bankruptcy Court
District of New JerseyIn re **Todd Russell Zahn**
Laura Sue Zahn

Debtor(s)

Case No.

Chapter **7****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 27, 2010Signature /s/ Todd Russell Zahn
Todd Russell Zahn
DebtorDate October 27, 2010Signature /s/ Laura Sue Zahn
Laura Sue Zahn
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of New Jersey

In re **Todd Russell Zahn**
Laura Sue Zahn

Debtor(s)

Case No.
 Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------------------|---|
| \$0.00 | 2010 - Debtor's income was zero for the year to date. |
| \$56,250.00 | 2010 - Co-Debtor - Year to date income per paystub dated September 30, 2010. |
| \$68,677.00 | 2009 - Total income from line 22 of Form 1040. |
| \$54,492.00 | 2008 - Total income from line 22 of Form 1040. |

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------------|---|
| \$1,500.00 | Wife sold approximately \$1,500.00 worth of personal possessions on Ebay during July and August of 2010. |

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|------------------------------|-----------------------------|-----------------------------------|--------------------|
|------------------------------|-----------------------------|-----------------------------------|--------------------|

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|---|-----------------|-------------|--------------------|
|---|-----------------|-------------|--------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|--|---|-----------------------|
| Md Sass Municipal Finance Partners-V, LLC by and through its collateral trustee US Bank NA successor in interest to Wachovia Bank, NA vs. Todd R Zahn and Laura Zahn, et al. F14425-09 | Complaint for Foreclosure of Tax Sale Certificate | Superior Court of New Jersey, Hunterdon County Chancery Division 65 Park Avenue Flemington, NJ 08822 | Pending |

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| | | | |
|---|---|--|---|
| CAPTION OF SUIT AND CASE NUMBER Harvest Credit Management VII LLC vs. Laura S. Zahn; Todd R. Zahn DJ# J129500-07 | NATURE OF PROCEEDING Complaint on Contract | COURT OR AGENCY AND LOCATION Superior Court of New Jersey, Law Division - Hunterdon County Special Civil Part 65 Park Avenue Flemington, NJ 08822 | STATUS OR DISPOSITION Judgment |
|---|---|--|---|

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|--|-----------------|-----------------------------------|
|--|-----------------|-----------------------------------|

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|--|-----------------------------------|
|--|--|-----------------------------------|

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|--|---------------|-----------------------------------|
|-------------------------------|--|---------------|-----------------------------------|

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|-------------------------------|
|--|--------------------------------|--------------|-------------------------------|

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|--|--------------|
|-----------------------------------|--|--------------|

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|--|--|--|
| Jonathan Stone, Esq. 490 Schooley's Mountain Road - Bldg 3A Hackettstown, NJ 07840-4002 | March 10, 2010 | \$1,000.00 for professional services. |
| Jonathan Stone, Esq. 490 Schooley's Mountain Road - Bldg 3A Hackettstown, NJ 07840-4002 | May 2, 2010 | \$800.00 for professional fees. |
| Jonathan Stone, Esq. 490 Schooley's Mountain Road - Bldg 3A Hackettstown, NJ 07840-4002 | August 21, 2010 | \$634.00, of which \$299.00 is for court filing fees, \$50.00 for the credit report, \$160.00 for debtor education courses, \$80.00 for the judgment search, \$25.00 for the post bankruptcy discharge package and \$20.00 for the current market analysis. |

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------------------------|---|
| None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary. | | |
| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY |

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------|--|------------------------------------|
|---------------------------------|--|------------------------------------|

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|--|---|-------------------------|---------------------------------------|
|--|---|-------------------------|---------------------------------------|

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|---|---------|--------------------|----------------------------|
|------|---|---------|--------------------|----------------------------|

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR | DATE AND PURPOSE OF WITHDRAWAL | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|-----------------------------------|--|
|---|-----------------------------------|--|

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PARENT CORPORATION | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|
|----------------------------|--------------------------------------|

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PENSION FUND | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------|--------------------------------------|
|----------------------|--------------------------------------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 27, 2010

Signature /s/ Todd Russell Zahn
Todd Russell Zahn
Debtor

Date October 27, 2010

Signature /s/ Laura Sue Zahn
Laura Sue Zahn
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
District of New Jersey**

In re **Todd Russell Zahn
Laura Sue Zahn**

Debtor(s)

Case No.
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

| | |
|--|--|
| Property No. 1 | |
| Creditor's Name: Elton Babbitt and Barbara Crat | Describe Property Securing Debt: Primary Residence: 41 Brookside Drive Glen Gardner, NJ 08826 |
| Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained | |
| If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Continue making regular mortgage payments. (for example, avoid lien using 11 U.S.C. § 522(f)). | |
| Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt | |

B8 (Form 8) (12/08)

Page 2

| | |
|--|---|
| Property No. 2 | |
| Creditor's Name: Zeitz & Stein | Describe Property Securing Debt: Primary Residence: 41 Brookside Drive Glen Gardner, NJ 08826 |
| Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained | |
| If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Continue making regular mortgage payments. (for example, avoid lien using 11 U.S.C. § 522(f)). | |
| Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt | |

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| | | |
|----------------|--|---|
| Property No. 1 | Describe Leased Property: Acct# *1012 Wireless Phone Service | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO |
|----------------|--|---|

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date October 27, 2010

Signature /s/ Todd Russell Zahn
Todd Russell Zahn
Debtor

Date October 27, 2010

Signature /s/ Laura Sue Zahn
Laura Sue Zahn
Joint Debtor

United States Bankruptcy Court
District of New Jersey

In re **Todd Russell Zahn**
Laura Sue Zahn

Debtor(s)

Case No.
Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | |
|---|--------------------|
| For legal services, I have agreed to accept | \$ 1,800.00 |
| Prior to the filing of this statement I have received | \$ 1,800.00 |
| Balance Due | \$ 0.00 |

2. \$ **299.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

The obligations of the attorney under the legal services or retainer agreement is contingent upon the debtor's truthful disclosure of his/her financial status (e.g. assets and liabilities). The attorney reserves the right to cancel the retainer agreement if the debtor fails to cooperate or truthfully disclose his/her financial status.

Tax preparation is subject to an additional fee. If such preparation is undertaken, debtors shall sign a conflict of interest waiver. Said waiver reviews the four elements of the Rules of Professional Conduct ("RPC") 1.7(a)(2)(b). The attorney shall retain the waiver and shall be available for inspection by any interested party, upon request.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Defense or prosecution of motions of any type, filing amendments to any schedule or any part of the petition, representation in adversarial proceedings, contested matters, negotiations with secured creditors to reduce to market value, exemption planning or preparation and filing of reaffirmation agreements. The above referenced retainer fee does not include charges associated with additional services not mentioned herein or appearances required as a result of the debtor's failure to attend any scheduled court hearing date. See attached retainer agreement for further details.

In re

Todd Russell Zahn
Laura Sue Zahn

Case No. _____

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 27, 2010

/s/ Jonathan Stone

Jonathan Stone 023132002

Jonathan Stone, Esq.

490 Schooley's Mountain Road - Bldg 3A

Hackettstown, NJ 07840-4002

(908) 979-9919 Fax: (908) 979-9920

jon@jonstonelaw.com



CONTRACT FOR CHAPTER 7 BANKRUPTCY SERVICES

This Agreement is executed this Wednesday, March 10, 2010, by and between Law Office of Jonathan Stone (the Attorney) and Todd Russell Zahn and Laura Sue Zahn (the Debtor, whether one or more parties). The parties agree as follows:

1. Type of Bankruptcy.

Debtor retains attorney to file a Chapter 7 bankruptcy case. If the Debtor determines at a later date that the Debtor desires to file a Chapter 13 bankruptcy case, the parties shall execute a new fee contract setting forth the terms of such representation.

2. Base Attorney Fees.

The base attorney fee for filing the Chapter 7 bankruptcy case is \$1,800.00.

The base fee of \$1,800.00 is based on the following assumptions:

- (a) The Debtor has provided the Attorney with complete and accurate information.
- (b) The Debtor's circumstances, particularly the Debtor's Current Monthly Income as defined by the Bankruptcy Code, does not substantially change prior to the actual filing of the Chapter 7 Bankruptcy case.
- (c) The Debtor must pay the fee in full upon the execution of this Agreement.

If any of these assumptions prove to be inaccurate, and as a result the amount of legal services provided by the Attorney is increased, then the base attorney fee shall be increased accordingly and to compensate the Attorney for the additional time and services in providing the legal services. At such time, the parties must execute a supplement to this Agreement. If the Debtor refuses to sign such a supplement, then the Attorney-Debtor relationship shall be terminated and no Chapter 7 bankruptcy Case will be filed for Debtor by the Attorney.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.

[1 of 2]



3. Refund of Percentage of Base Fee.

In the event the legal services provided for herein are terminated by either party prior to the filing of a Chapter 7 bankruptcy case, or if for whatever reason the bankruptcy does not occur, then the Debtor may be entitled to a refund of some of the base fee. The refund shall be determined by the number of hours devoted by Attorney to the case prior to the time of termination computed at the rate of \$300.00 per hour; by the time devoted to the case by the Paralegal or Office Manager computed at the rate of \$135.00 per hour; by the time devoted to the case by the bankruptcy preparation preparer computed at the rate of \$110.00 per hour; and by the time devoted to the case by other staff at the rate of \$85.00 per hour; by adding a minimum of an hour at the Attorney rate to review the invoice and issue the refund check; by adding all expenses incurred (such as copies, postage, securing records and documents, tax transcripts, credit reports, etc); by adding \$100.00 for office supplies and storage costs; and then by deducting the total amount of all charges from the Base Fee. Should the costs incurred exceed the amount received by the Debtor the balance will be due within ten (10) days from the date of invoice. Notwithstanding the above, upon signing the petition for filing with the Bankruptcy Court, all professional fees are deemed earned.

Included in the hours devoted is the time during the initial consultation and any subsequent consultation prior to the signing of this retainer agreement. Initial: EBO

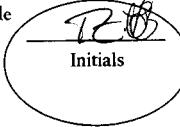
4. Debtor's Obligations to Pay Designated Costs.

The Debtor shall be obligated to pay the following costs related to the filing of a Chapter 7 bankruptcy case. The costs are as follows:

- (a) The fee of \$299.00 charged by the Bankruptcy Court to file a Chapter 7 bankruptcy case.
- (b) The cost of pre-filing consumer credit counseling, which is a prerequisite to filing for bankruptcy relief, is \$40.00 for an individual and \$80.00 for a husband and wife.
- (c) The cost of a post-filing instructional course concerning personal financial management, which is a prerequisite to obtaining the Discharge of debts in a Chapter 7 case. This fee is \$40.00 for an individual and \$80.00 for a husband and wife.
- (d) The cost of obtaining consumer credit report, which is \$30.00 for an individual and \$50.00 for a husband and wife.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.

[2 of 2]

Initials

- (e) If applicable, the cost of obtaining tax returns or tax transcripts directly from the taxing authorities or from any third-party provider. The amount of the fee is \$11.00 plus \$4.50 per return.
- (f) The cost of obtaining copies of judgments, deeds, deeds of trust, title certificates, court papers, county tax records, and other similar documents, which is \$40.00 for an individual and \$80.00 for a husband and wife.
- (g) The cost of obtaining a Current Market Analysis, which is \$20.00.
- (h) \$25.00 for the post-discharge bankruptcy package provided by CIN Legal.
- (i) A redeposit fee of \$35.00 for any bounced check, plus a \$12.00 fee imposed by the Firm's bank.
- (j) \$100.00 for office supplies and storage costs, which will be waived upon the filing of the petition.
- (k) Any other costs as agreed to by the parties.
- (l) The cost of securing any other records or statements not otherwise produced by or available to the Debtor.

Therefore, the total upfront costs for a Joint Debtor (Husband and Wife) are \$634.00 (not including IRS tax transcript cost). The total upfront cost for an Individual Chapter 7 is \$494.00 (not including IRS tax transcript cost).

5. Services Provided Under the Attorney's Base Fee.

The services of the Attorney included in the base fee are those normally contemplated for a Chapter 7 case. They include the services listed below:

- (a) All services reasonably necessary to fully inform the Debtor of the Debtor's rights and responsibilities under the Bankruptcy Laws.
- (b) All services reasonably necessary to enable the Debtor to make an informed decision about the filing of a Chapter 7 bankruptcy case.
- (c) Advising the Debtor of all available exemptions under any applicable law and assisting the Debtor in claiming the exemptions that best serve the Debtor's needs and desires.

We are a federally designated debt relief agent, proudly helping people
file for relief under the Bankruptcy Code.
[3 of 3]


Initials

- (d) Assisting the Debtor in complying with all of the requirements imposed by the Bankruptcy Laws.
- (e) Preparation and electronic filing of petition, schedules, and supplemental local forms.
- (f) Drafting and mailing to you a letter regarding your attendance at the meeting of creditors ("341") and your other responsibilities.
- (g) Preparation for and attendance at 341 meeting.
- (h) Assisting the Debtor in carrying out the Debtor's Statement of Intentions, provided that the Debtor pays the Non-Base Fee for any redemptions.
- (i) Assisting the Debtor in complying with all proper and timely requests for information and/or documents by the Bankruptcy Trustee, the Court, or other parties involved in the case.
- (j) Communicating as necessary with the creditors and other parties involved in the case (including their attorneys) to facilitate the administration of the case and the application of the Automatic Stay.

6. Additional or Non-Base Legal Services.

In some Chapter 7 cases, the legal services which are beyond those contemplated in the base fee must nonetheless be provided by the Attorney. These legal services are listed below:

- (a) Representing the Debtor in any dischargeability proceeding.
- (b) Representing the Debtor in any contested motion to avoid any type of a lien or judgment.
- (c) Representing the Debtor in a motion to continue the Automatic Stay.
- (d) Representing the Debtor in any contested matters or adversary proceedings related to the enforcement of the Automatic Stay by a creditor.
- (e) Representing the Debtor in any action to enforce the Discharge injunction or enforce the Automatic Stay.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.

[4 of 4]

Initials



- (f) Representation the Debtor in any contested motions for relief from the Automatic Stay.
- (g) Representing the Debtor in any motions to redeem exempt personal property.
- (h) Representing the Debtor in any contested matter regarding the Debtor's claim of exempt property.
- (i) Filing any amendments to the Schedules, unless the amendment arises out of a mistake by the Attorney.
- (j) Filing a motion to continue the 341 meeting of creditors at the request of the Debtor.
- (k) Filing of motions to abandon property.
- (l) Representing the Debtor in any other matters not specifically designated as a Base Fee Service in this Agreement.
- (m) Subsequent meeting of creditors (341) and other court appearances not covered by base fee:

| | |
|---------------|---|
| * Court Time | \$300.00 p/h |
| * Travel Time | \$150.00 p/h |
| * Mileage | \$.60 per mile or per IRS guidelines, whichever is higher |
| * Parking | \$3.00 - \$11.00 |

7. Compensation for Non-Base Legal Services.

For such non-base services, you may be charged without any further notice and in the discretion of the Court non-base fees for the following services and in the amounts noted:

- o Amendments to Schedules & Court Fee \$126.00
- o Motion to continue the 341 meeting \$100.00

We are a federally designated debt relief agent, proudly helping people
file for relief under the Bankruptcy Code.

[5 of 5]

Initials

- o Prosecution of motion on behalf of debtor \$500.00
- o Defense of motion on behalf of debtor (Including filing Objection to Creditor's or Trustee's Certification of Default) \$400.00
- o With respect to all other matters, other than the contingent fee cases described below, the Attorney will keep time and expense records for any non-base service and apply to the Court for the approval of the fee plus all expenses incurred. The current hourly fee for your Attorney is \$300.00, the current hourly fee for his Paralegal and Office Manager is \$135.00, and the current hourly fee for other Staff is \$85.00.

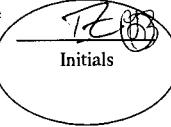
8. Expenses.

The Attorney shall be entitled to apply to the Court for approval of any expenses related to your case for base fee or non-base fee services. Such expenses include but are not limited to court fees, telephone fees, and fax fees, copy fees \$.20 per copy, postage fees, PACER fees, and electronic or other research fees.

9. Payment of Base and Non-Base Fees.

- (a) The Base Fee shall be paid in full prior to filing the bankruptcy petition. This can be broken down as follows: five hundred dollars (\$500.00) shall be paid to open the file, an additional five hundred (\$500.00) shall be paid to commence work on the file and the remainder paid prior to filing the Chapter 7 Petition and Schedules.
- (b) All fixed third party costs must be paid prior to filing the bankruptcy petition.
- (c) Fees for services based on time and expenses shall be paid within 30 days of the Debtor's receipt of the bill for such services; provided, however, that the Attorney may require the payment of a retainer fee for non-base services that are expected to require more than 2 hours of the Attorney's time.
- (d) The Debtor understands that if the Debtor does not pay the non-base fees as provided in this Agreement, then the Attorney has no obligation to provide the non-base services and has the right to file a motion to withdraw as the attorney for the debtor in the Chapter 7 case, the contested case, or the adversary proceeding.

We are a federally designated debt relief agent, proudly helping people
file for relief under the Bankruptcy Code.
[6 of 6]


Initials

10. Means Test Services.

With respect to the "means test" provisions imposed by Section 707(b) of the Bankruptcy Code, the base fee charged in this case is based on one of the four assumptions set forth below. The assumption that applies is designated by the assumption that applies is designated by the initials of the Debtor placed after the Assumption.

- (a) The Debtor's debts are not primarily consumer debts and therefore the "means test" does not apply. The parties assume that no issues concerning the "means test" will arise in this case.
- (b) The Debtor's current monthly income as defined by the Bankruptcy Code is below the median income. The parties assume that no issues concerning the "means test" will arise in this case.
- (c) The Debtor's current monthly income as defined by the Bankruptcy Code is above the median income but the Debtor's expenses, as calculated under Section 707(b)(2)(A) are sufficient to rebut the presumption that the filing of a Chapter 7 case would be an abuse of the Bankruptcy laws. The parties assume that no issues concerning the "means test" will arise in this case.
- (d) A presumption of Bankruptcy abuse does arise in this case, but the Debtor and the Attorney will attempt to rebut the presumption by demonstrating extraordinary circumstances pursuant to Section 707(b)(2)(B) of the Bankruptcy Code. Attached to this Agreement is an Addendum setting forth an explanation of the Debtor's obligations in demonstrating extraordinary circumstances and the details of the parties' Agreement concerning fees for proceedings related to the establishment of extraordinary circumstances.

11. Debtor's Obligations.

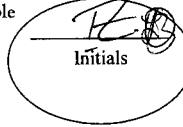
The Debtor's obligations are as follows:

- (a) To promptly pay all Base and Non-Base Legal fees and charges.
- (b) To provide the Attorney with all requested documents, bills statements, payment advices, bank records, tax returns, tax bills, appraisals, retirement and savings account, and income information and to sign any and all necessary forms to allow the Attorney to secure such documentation.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.

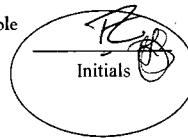
[7 of 7]

Initials



- (c) To provide accurately and honestly all of the information necessary to prepare and file the Chapter 7 bankruptcy case, and other motions or proceedings arising during the course of the case.
- (d) To timely respond to all letters, emails and telephone calls from the Attorney or any member of his staff.
- (e) To keep the Attorney advised at all times of the Debtor's mailing and physical addresses, telephone numbers and email addresses.
- (f) To appear at the first meeting of creditors (the 341 meeting) and at any other court hearings or meetings as may be required by the Court or any other party.
- (g) To keep all scheduled office appointments with the Attorney and to notify the Attorney in advance of any problems with the timing and scheduling or rescheduling of such appointments.
- (h) To contact the attorney by Telephone with the understanding that the Attorney is only able to return calls between the hours of 5:00 p.m. to 8:00 p.m. If the Attorney is available when the call is actually received, then the call will be taken at that time. However, if you have to leave a message for the Attorney, then you must provide a number that you can be reached at during the designated time. The Attorney, Paralegal, Office Manager or other Staff ("Team Member") will make every effort to return all such telephone calls within 48 hours, excluding weekends and holidays.
- (i) To provide any information requested of the Debtor by the Chapter 7 Trustee, or any other party in the case, unless the Court rules that the Debtor is not required to provide such information.
- (j) To respond as soon as possible to any requests for the Debtor by the Attorney or other Team Member.
- (k) To comply with the obligations imposed upon the Debtor by the Local Rules of the Bankruptcy Court for the District of New Jersey.
- (l) To sign a tax authorization form to authorize the Attorney to get copies of income tax returns from the respective taxing agencies for a period of four (4) years prior to the filing of your bankruptcy case.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.
[8 of 8]



Initials

(m) To provide current bank account information to include monthly statements as requested and online account balances as of the date of the signing of your bankruptcy petition packet.

12. Attorney Withdrawal from Chapter 7 Case, Adversary Proceeding or Contested Matter.

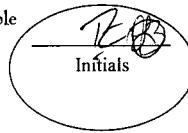
Pursuant to the Local Rules of the Bankruptcy Court, the Attorney shall remain the responsible attorney of record for the Debtor in all matters in the case until the case is closed, dismissed or the discharge is entered or until the Attorney is relieved from such representation by order of the Court. The parties agree that just reasons for the Attorney to withdraw from the representation of the Debtor, include but are not limited to the following:

- (a) The failure of the Debtor to provide complete, truthful and accurate information to the Attorney.
- (b) The failure of the Debtor to comply with the Debtor's obligations as provided for in this Agreement and in the Local Rules.
- (c) The failure of the Debtor to comply with any of the obligations imposed on the Debtor by the Bankruptcy Code and the Bankruptcy Rules.
- (d) The failure or refusal of the Debtor to comply with the Debtor's obligations to provide any supplemental information to the Court or to the Chapter 7 Trustee or to correct any incorrect or incomplete information previously provided to the Court or the Trustee.
- (e) The failure of the Debtor to provide complete, truthful and accurate information to the Court, or the Chapter 7 Trustee.
- (f) If the Debtors are husband and wife, then any separation, serious domestic dispute, or divorce of the parties.
- (g) Any irreconcilable conflict between the Attorney and the Debtor with respect to the case.
- (h) Client verbal abuse of Attorney or staff in person, or by phone, or other rude, hostile or other inappropriate demeanor or communication to Attorney or staff.
- (i) Any other fact, request or conduct that would render Attorney's continuing representation unfeasible, futile, unlawful or unethical.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.

[9 of 9]

Initials



(j) Upon withdrawal with Debtors consent or for cause, all unpaid balances due for fees and costs shall be immediately payable.

12. Termination of Agreement and File Returned to Client.

If you choose not to complete this Agreement or the case is not filed within four (4) months from the date of this agreement, you agree that our employment is terminated and any sums paid may be retained as reasonable compensation for services already rendered. This agreement may be terminated for any reasons set forth in the New Jersey Rules of Professional Conduct ("RPC"), including RPC 1.16. We agree that this agreement will terminate on the date of the issuance of your discharge by the Court.

13. Client Access to File.

During the period that the Attorney represents the Debtor or otherwise providing legal services in connection with the Chapter 7 Bankruptcy, it is agreed that the Attorney shall have sole control over access to documents contained in the file. In the event the Debtor wishes to review the file, such review shall be done in the presence and with the assistance of the Attorney or his staff. The Debtor may remove documents from the file only at the sole discretion of the Attorney. The Attorney agrees to not unreasonably withhold the Debtor's access to the file or provide copies. Debtor further consents to the destruction of any document left with the Attorney.

14. Advice Between Spouses.

The Debtor acknowledges that the Attorney or other Team Member cannot take sides in any dispute between spouses regarding any matter affecting either or both of them. The Debtors waive any conflict of interest that may arise in regard to such dispute. It is agreed that any information communicated to one spouse by the Attorney or other Team Member shall be deemed communicated to both spouses.

15. No Guarantee.

I agree to provide conscientious, competent and diligent services and at all times will seek to achieve solutions that are just and reasonable for you. However, because of the uncertainty of legal proceedings, the interpretation and changes in the law and many unknown factors, I cannot and do not warrant, predict or guarantee results or the final outcome of any case.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.
[10 of 10]


Initials

16. **Transmissions by Email, Internet, Telephone or Fax are Neither Confidential Nor Deemed Time Sensitive.**

Please note that communication via email, internet, telephone or fax is unsecure from inception, so senders have no expectation of privacy. Such communication may be monitored by everybody. Consider the use of these forms of communication like a postcard that can be viewed by the world. Pursuant to Sengart v. Loving Care, the employer retains rights to any information that resides on their computer equipment. Therefore, you are advised not to use your employer's computers because such communications may not be considered private or personal and you may have waived privilege. Similarly, by using a free email service, such as Google or Yahoo, you may be waiving your privilege because you are giving property rights to content to a third party in exchange for the use of the technology. Google's Terms of Service include the language, "By submitting, posting or displaying the content, you give Google a perpetual, irrevocable, worldwide, royalty-free, and non-exclusive license to reproduce, adapt, modify, translate, publish, publicly perform, publicly display and distribute any Content which you submit, post or display on or through, the Services."

17. **Consumer Contact Disclosure.**

We use an e-mail tracking service called readnotify.com. This assures that the Law Firm knows that you received our emails. **Due to the volume of emails that arrive each day, you must have written verification from a Team Member that we received your correspondence.**

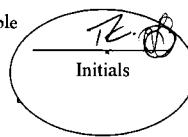
You agree, in order for us to represent you, we may contact you and leave messages by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or e-mails, using any e-mail address you provide to us.

18. **Credit Card Use Prior to Filing for Bankruptcy.**

I have been advised that I am to immediately stop using credit cards for any reason within three months prior to filing for bankruptcy. I understand that if I do use my credit cards within this three month period, my case will be red-flagged by the credit card issuer. This is because §523(a)(2)(C) provides that consumer debt owed to a creditor totaling more than \$550.00 for "luxury" goods and services may not be discharged if that debt was incurred within 90 days prior to the bankruptcy filing. Cash advances totaling more than \$825.00 within 70 days prior to filing are also non-dischargeable in bankruptcy. Even if you have a defense, (i.e., that your purchases were not for "luxury" items but were for food or medical care) you may find yourself in expensive litigation, if the credit card issuer files a non-dischargeability complaint.

We are a federally designated debt relief agent, proudly helping people file for relief under the Bankruptcy Code.

[11 of 11]


Initials

19. Entire Agreement.

This agreement constitutes the entire agreement between the parties with respect to the services to be provided by the Law Firm pursuant to this agreement. There are no other agreements, express, implied, written, oral or otherwise, except as expressly set forth herein. This agreement shall only be modified in writing signed by all parties. This agreement shall be binding upon your heirs, devisees, legatees, administrators, executors, successors and assignees.

You have read this Agreement. The Law Firm has answered all of your questions and fully explained this Agreement to your complete satisfaction. You have been given a signed copy of the Agreement. I have read the entire agreement. I agree to retain Jonathan Stone, Esq., to represent me. I understand and agree to the terms as set forth above. This Agreement is not effective until it is signed by me.

Dated: 3/10/10

By: Jonathan Stone
Jonathan Stone, Esq.

Dated: 3/10/10

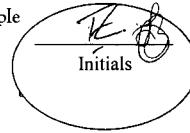
Debtor: Todd Russell Zahn
Todd Russell Zahn

Dated: 3/10/10

Debtor: Laura Sue Zahn
Laura Sue Zahn

We are a federally designated debt relief agent, proudly helping people
file for relief under the Bankruptcy Code.

[12 of 12]


Initials

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
District of New Jersey**

In re Todd Russell Zahn
Laura Sue Zahn

Debtor(s)

Case No.
Chapter

7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Todd Russell Zahn
Laura Sue Zahn

Printed Name(s) of Debtor(s)

Case No. (if known) _____

| | |
|--|-------------------------|
| <input checked="" type="checkbox"/> <u>/s/ Todd Russell Zahn</u> | October 27, 2010 |
| Signature of Debtor | Date |
| <input checked="" type="checkbox"/> <u>/s/ Laura Sue Zahn</u> | October 27, 2010 |
| Signature of Joint Debtor (if any) | Date |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
District of New Jersey**

In re **Todd Russell Zahn
Laura Sue Zahn**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: October 27, 2010

/s/ Todd Russell Zahn

Todd Russell Zahn

Signature of Debtor

Date: October 27, 2010

/s/ Laura Sue Zahn

Laura Sue Zahn

Signature of Debtor

A-1 Collections Svc
101 Grovers Mill Rd Ste
Lawrenceville, NJ 08648

Alliance Financial Management, LLC
1084 Route 22 West
Mountainside, NJ 07092

Allied Credit/Alliance One
Attn: Bankruptcy
Po Box 2449
Gig Harbor, WA 98335

Allied Credit/Alliance One
6565 Kimball Dr.
Gig Harbor, WA 98335

American Express
c/o Becket and Lee LLP
Po Box 3001
Malvern, PA 19355

American Express
P.o. Box 981537
El Paso, TX 79998

Asset Acceptance
Po Box 2036
Warren, MI 48090

At&t Credit Management
At&T Credit Management Center
Po Box 80701
Charleston, SC 29416

At&t Credit Management
At&t Credit Manage
Murray, UT 84157

AT&T Mobility
PO Box 1809
Paramus, NJ 07653-1809

Atlantic Health System
PO Box 35610
Newark, NJ 07193-5610

Berks Credit & Collections, Inc.
PO Box 329
Temple, PA 19560

Calvary Portfolio Services
Attention: Bankruptcy Department
Po Box 1017
Hawthorne, NY 10532

Calvary Portfolio Services
7 Skyline Dr Ste 3
Hawthorne, NY 10532

Chase Mht Bk
Attn: Bankruptcy
Po Box 15145
Wilmington, DE 19850

Chase Mht Bk
800 Brooksedge Blvd
Westerville, OH 43081

Clglnco/glhe
2401 International Ln
Madison, WI 53704

Cntl Jer Adj
201 Central Ave
Westfield, NJ 07090

Delta Management Associates
100 Everett Avenue, Suite 6
PO Box 9191
Chelsea, MA 02150

Elton Babbitt and Barbara Crat
c/o Gordon Babbitt
4604 West Beach Park Drive
Tampa, FL 33609

Equifax Credit Information Services, Inc
PO Box 740241
Atlanta, GA 30374

Experian
4 Gatehill Drive
3rd Floor
Parsippany, NJ 07054

Faloni & La Russo, Esqs.
175 Fairfield Ave. Suite 1-C
PO Box 1285
West Caldwell, NJ 07006

First National Collection Bureau, Inc
610 Waltham Way
Sparks, NV 89434

First Revenue
4500 Cherry Creek Dr South
Denver, CO 80239

First Revenue
4500 S Cherry Cree
Denver, CO 80206

Genesis Financial Solu
Po Box 4865
Beaverton, OR 97076

Genesis Financial Solu
8705 Sw Nimbus Ave
Beaverton, OR 97008

Glelsi/college Loan Co
2401 International
Madison, WI 53704

GMAC
Po Box 130424
Roseville, MN 55113

GMAC
P.o. Box 380901
Bloomington, MN 55438

Goldman & Warshaw, PC
34 Maple Avenue Suite 101
Pine Brook, NJ 07058

Hayt, Hayt & Landau
2 Industrial Way West
PO Box 500
Eatontown, NJ 07724

I C System Inc
Po Box 64378
Saint Paul, MN 55164

Internal Revenue Service
PO Box 724
Springfield, NJ 07081-0724

Kohls
Attn: Recovery Dept
Po Box 3120
Milwaukee, WI 53201

Kohls
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Lenox, Socey, Wilgus, Formidoni et al.
PO Box 6448
3131 Princeton Pike, Suite 1B
Lawrenceville, NJ 08638

Lhr Inc
56 Main St
Hamburg, NY 14075

Lvnv Funding Llc
Po Box 740281
Houston, TX 77274

Nco Financial Systems
507 Prudential Rd
Horsham, PA 19044

Nco Financial Systems
Pob 41466
Philadelphia, PA 19101

Nelnet Lns
Attention: Claims
Po Box 17460
Denver, CO 80217

Nelnet Lns
Po Box 1649
Denver, CO 80201

Palisad Coll
Attention: Bankruptcy Department
Po Box 1244
Englewood Cliffs, NJ 07632

Palisad Coll
210 Sylvan Ave
Englewood, NJ 07632

Pressler and Pressler
7 Entin Road
Parsippany, NJ 07054

Redline Recovery Services LLC
11675 Rainwater Dr. Ste 350
Alpharetta, GA 30009-8693

Rickart Collection Systems, Inc.
575 Milltown Road
PO Box 7242
North Brunswick, NJ 08902

Sears/cbsd
701 East 60th St N
Sioux Falls, SD 57117

Sentry Credit Inc
2809 Grand Avenue
Everett, WA 98201

Sovereign Bank
1130 Berkshire Blvd 3rd Floor
Wyomissing, PA 19610

State of New Jersey
Division of Taxation - Bankruptcy Unit
PO Box 245
Trenton, NJ 08646-0245

Sunoco/citi
Po Box 6497
Sioux Falls, SD 57117

Transunion
2 Baldwin Place
PO Box 2000
Chester, PA 19022

Unique National Collec
119 E Maple St
Jeffersonville, IN 47130

Usded/glelsi
2401 International
Madison, WI 53704

Zeitz & Stein
201 Barclay Pavilion West
Cherry Hill, NJ 08034

B22A (Official Form 22A) (Chapter 7) (04/10)

In re Todd Russell Zahn
Laura Sue Zahn
 Debtor(s)
 Case Number: _____
 (If known)

According to the information required to be entered on this statement
 (check one box as directed in Part I, III, or VI of this statement):

The presumption arises.
 The presumption does not arise.
 The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

| | |
|----|---|
| 1A | <p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p> |
| 1B | <p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p> |
| 1C | <p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p> |

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

| | | | | | | | | | | | | | |
|---|---|-----------------------|--|---|-----------------------|-----------------------|--------------------|-------------------|----------------|--|----------------|--|----------------|
| Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. | | | | | | | | | | | | | |
| 2 | a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. | | | | | | | | | | | | |
| | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. | | | | | | | | | | | | |
| 3 | Gross wages, salary, tips, bonuses, overtime, commissions. <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Debtor</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 6,250.00</td> </tr> </table> | | | Debtor | Spouse | \$ 0.00 | \$ 6,250.00 | | | | | | |
| Debtor | Spouse | | | | | | | | | | | | |
| \$ 0.00 | \$ 6,250.00 | | | | | | | | | | | | |
| 4 | Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Debtor</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">a. Gross receipts</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b. Ordinary and necessary business expenses</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c. Business income</td> <td style="text-align: center;">\$ 0.00</td> </tr> </table> | | | Debtor | Spouse | \$ 0.00 | \$ 0.00 | a. Gross receipts | \$ 0.00 | b. Ordinary and necessary business expenses | \$ 0.00 | c. Business income | \$ 0.00 |
| Debtor | Spouse | | | | | | | | | | | | |
| \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |
| a. Gross receipts | \$ 0.00 | | | | | | | | | | | | |
| b. Ordinary and necessary business expenses | \$ 0.00 | | | | | | | | | | | | |
| c. Business income | \$ 0.00 | | | | | | | | | | | | |
| 5 | Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Debtor</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">a. Gross receipts</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b. Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c. Rent and other real property income</td> <td style="text-align: center;">\$ 0.00</td> </tr> </table> | | | Debtor | Spouse | \$ 0.00 | \$ 0.00 | a. Gross receipts | \$ 0.00 | b. Ordinary and necessary operating expenses | \$ 0.00 | c. Rent and other real property income | \$ 0.00 |
| Debtor | Spouse | | | | | | | | | | | | |
| \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |
| a. Gross receipts | \$ 0.00 | | | | | | | | | | | | |
| b. Ordinary and necessary operating expenses | \$ 0.00 | | | | | | | | | | | | |
| c. Rent and other real property income | \$ 0.00 | | | | | | | | | | | | |
| 6 | Interest, dividends, and royalties. <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Debtor</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> </table> | | | Debtor | Spouse | \$ 0.00 | \$ 0.00 | | | | | | |
| Debtor | Spouse | | | | | | | | | | | | |
| \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |
| 7 | Pension and retirement income. <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Debtor</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> </table> | | | Debtor | Spouse | \$ 0.00 | \$ 0.00 | | | | | | |
| Debtor | Spouse | | | | | | | | | | | | |
| \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |
| 8 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Debtor</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> </table> | | | Debtor | Spouse | \$ 0.00 | \$ 0.00 | | | | | | |
| Debtor | Spouse | | | | | | | | | | | | |
| \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |
| 9 | Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: | | | | | | | | | | | | |
| | <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="text-align: center;">Debtor \$ 0.00</td> <td style="text-align: center;">Spouse \$ 0.00</td> </tr> </table> | | | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ 0.00 | Spouse \$ 0.00 | | | | | | | |
| Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ 0.00 | Spouse \$ 0.00 | | | | | | | | | | | |
| 10 | Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. | | | | | | | | | | | | |
| | <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Debtor</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">a.</td> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> </table> | | | Debtor | Spouse | \$ 0.00 | \$ 0.00 | a. | \$ 0.00 | \$ 0.00 | b. | \$ 0.00 | \$ 0.00 |
| Debtor | Spouse | | | | | | | | | | | | |
| \$ 0.00 | \$ 0.00 | | | | | | | | | | | | |
| a. | \$ 0.00 | \$ 0.00 | | | | | | | | | | | |
| b. | \$ 0.00 | \$ 0.00 | | | | | | | | | | | |
| | Total and enter on Line 10 | | | | | | | | | | | | |
| 11 | Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). | | | | | | | | | | | | |

| | | |
|----|---|-------------|
| 12 | Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. | \$ 6,250.00 |
|----|---|-------------|

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

| | | |
|----|---|---------------|
| 13 | Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result. | \$ 75,000.00 |
| 14 | Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: NJ b. Enter debtor's household size: 4 | \$ 102,894.00 |
| 15 | Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement. | |

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

| | | |
|----|---|----|
| 16 | Enter the amount from Line 12. | \$ |
| 17 | Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. _____ \$ _____ b. _____ \$ _____ c. _____ \$ _____ d. _____ \$ _____ | \$ |
| | Total and enter on Line 17 | \$ |
| 18 | Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. | \$ |

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

| 19A | National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | \$ | | | | | | | | |
|---|---|---|--|--------------------------|--------------------------|-----------------------|-----------------------|--------------|--------------|----|
| 19B | National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. <table border="1" data-bbox="204 1562 1281 1679"> <tr> <th>Household members under 65 years of age</th> <th>Household members 65 years of age or older</th> </tr> <tr> <td>a1. Allowance per member</td> <td>a2. Allowance per member</td> </tr> <tr> <td>b1. Number of members</td> <td>b2. Number of members</td> </tr> <tr> <td>c1. Subtotal</td> <td>c2. Subtotal</td> </tr> </table> | Household members under 65 years of age | Household members 65 years of age or older | a1. Allowance per member | a2. Allowance per member | b1. Number of members | b2. Number of members | c1. Subtotal | c2. Subtotal | \$ |
| Household members under 65 years of age | Household members 65 years of age or older | | | | | | | | | |
| a1. Allowance per member | a2. Allowance per member | | | | | | | | | |
| b1. Number of members | b2. Number of members | | | | | | | | | |
| c1. Subtotal | c2. Subtotal | | | | | | | | | |
| 20A | Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | \$ | | | | | | | | |

| | | | | | | | | | | | | | |
|-----|---|------------------------------|--|----|--|----|----|--|----|----|---|------------------------------|----|
| 20B | <p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table> | | | a. | IRS Housing and Utilities Standards; mortgage/rental expense | \$ | b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 | \$ | c. | Net mortgage/rental expense | Subtract Line b from Line a. | \$ |
| a. | IRS Housing and Utilities Standards; mortgage/rental expense | \$ | | | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 | \$ | | | | | | | | | | | |
| c. | Net mortgage/rental expense | Subtract Line b from Line a. | | | | | | | | | | | |
| 21 | <p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/> | | | \$ | | | | | | | | | |
| 22A | <p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> | | | \$ | | | | | | | | | |
| 22B | <p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> | | | \$ | | | | | | | | | |
| 23 | <p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table> | | | a. | IRS Transportation Standards, Ownership Costs | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 | \$ | c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ |
| a. | IRS Transportation Standards, Ownership Costs | \$ | | | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 | \$ | | | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | | | | | | | | | | | |
| 24 | <p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table> | | | a. | IRS Transportation Standards, Ownership Costs | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 | \$ | c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | \$ |
| a. | IRS Transportation Standards, Ownership Costs | \$ | | | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 | \$ | | | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | | | | | | | | | | | |
| 25 | <p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p> | | | \$ | | | | | | | | | |
| 26 | <p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p> | | | \$ | | | | | | | | | |

| | | |
|----|--|----|
| 27 | Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. | \$ |
| 28 | Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44. | \$ |
| 29 | Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. | \$ |
| 30 | Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. | \$ |
| 31 | Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34. | \$ |
| 32 | Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. | \$ |
| 33 | Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. | \$ |

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

| | | | | | | | | | | | |
|----|--|----|------------------|----|----|----------------------|----|----|------------------------|----|----|
| 34 | Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" data-bbox="204 1045 1117 1151"> <tr> <td>a.</td><td>Health Insurance</td><td>\$</td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td>\$</td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td>\$</td></tr> </table> Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____ | a. | Health Insurance | \$ | b. | Disability Insurance | \$ | c. | Health Savings Account | \$ | \$ |
| a. | Health Insurance | \$ | | | | | | | | | |
| b. | Disability Insurance | \$ | | | | | | | | | |
| c. | Health Savings Account | \$ | | | | | | | | | |
| 35 | Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. | \$ | | | | | | | | | |
| 36 | Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. | \$ | | | | | | | | | |

| | | |
|----|---|----|
| 39 | Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. | \$ |
| 40 | Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). | \$ |
| 41 | Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 | \$ |

Subpart C: Deductions for Debt Payment

| 42 | Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. | \$ | | | | | | | | | | | | | | | |
|----|---|-------------------------------|--|--|---------------------------|--|----|----|---|-------------------------------|--|--|------------------|----|------------------|----|----|
| | <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines</td> <td>\$</td> </tr> </tbody> </table> | | Name of Creditor | Property Securing the Debt | Average Monthly Payment | Does payment include taxes or insurance? | a. | | | \$ | <input type="checkbox"/> yes <input type="checkbox"/> no | | | | Total: Add Lines | \$ | \$ |
| | Name of Creditor | Property Securing the Debt | Average Monthly Payment | Does payment include taxes or insurance? | | | | | | | | | | | | | |
| a. | | | \$ | <input type="checkbox"/> yes <input type="checkbox"/> no | | | | | | | | | | | | | |
| | | | Total: Add Lines | \$ | | | | | | | | | | | | | |
| 43 | Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. | \$ | | | | | | | | | | | | | | | |
| | <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines</td> <td>\$</td> </tr> </tbody> </table> | | Name of Creditor | Property Securing the Debt | 1/60th of the Cure Amount | a. | | | \$ | | | | Total: Add Lines | \$ | \$ | | |
| | Name of Creditor | Property Securing the Debt | 1/60th of the Cure Amount | | | | | | | | | | | | | | |
| a. | | | \$ | | | | | | | | | | | | | | |
| | | | Total: Add Lines | \$ | | | | | | | | | | | | | |
| 44 | Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28. | \$ | | | | | | | | | | | | | | | |
| 45 | Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. | \$ | | | | | | | | | | | | | | | |
| | <table border="1" style="width: 100%;"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table> | a. | Projected average monthly Chapter 13 plan payment. | \$ | b. | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | x | c. | Average monthly administrative expense of Chapter 13 case | Total: Multiply Lines a and b | \$ | | | | | | |
| a. | Projected average monthly Chapter 13 plan payment. | \$ | | | | | | | | | | | | | | | |
| b. | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | x | | | | | | | | | | | | | | | |
| c. | Average monthly administrative expense of Chapter 13 case | Total: Multiply Lines a and b | | | | | | | | | | | | | | | |
| 46 | Total Deductions for Debt Payment. Enter the total of Lines 42 through 45. | \$ | | | | | | | | | | | | | | | |

Subpart D: Total Deductions from Income

| | | |
|----|--|----|
| 47 | Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46. | \$ |
|----|--|----|

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

| | | |
|----|--|----|
| 48 | Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) | \$ |
| 49 | Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2)) | \$ |
| 50 | Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result. | \$ |
| 51 | 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result. | \$ |

| | | |
|--|---|----|
| 52 | Initial presumption determination. Check the applicable box and proceed as directed. | |
| | <input type="checkbox"/> The amount on Line 51 is less than \$7,025* . Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. | |
| | <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. | |
| <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725* . Complete the remainder of Part VI (Lines 53 through 55). | | |
| 53 | Enter the amount of your total non-priority unsecured debt | \$ |
| 54 | Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. | \$ |
| 55 | Secondary presumption determination. Check the applicable box and proceed as directed. | |
| | <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. | |
| | <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. | |

Part VII. ADDITIONAL EXPENSE CLAIMS

| | | | |
|----|---|---------------------|----------------|
| 56 | Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. | | |
| | | Expense Description | Monthly Amount |
| | a. | | \$ |
| | b. | | \$ |
| | c. | | \$ |
| | d. | | \$ |
| | Total: Add Lines a, b, c, and d | \$ | |

Part VIII. VERIFICATION

| | | |
|----|---|--|
| 57 | I declare under penalty of perjury that the information provided in this statement is true and correct. (<i>If this is a joint case, both debtors must sign.</i>) | |
| | Date: <u>October 27, 2010</u> | Signature: <u>/s/ Todd Russell Zahn</u> Todd Russell Zahn (Debtor) |
| | Date: <u>October 27, 2010</u> | Signature <u>/s/ Laura Sue Zahn</u> Laura Sue Zahn (Joint Debtor, if any) |

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Current Monthly Income Details for the Debtor**Debtor Income Details:**Income for the Period **04/01/2010** to **09/30/2010**.

Current Monthly Income Details for the Debtor's Spouse**Spouse Income Details:**Income for the Period **04/01/2010** to **09/30/2010**.**Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Brightline Partners LLC**

Year-to-Date Income:

Starting Year-to-Date Income: \$18,750.00 from check dated 3/31/2010.Ending Year-to-Date Income: \$56,250.00 from check dated 9/30/2010.Income for six-month period (Ending-Starting): \$37,500.00.Average Monthly Income: \$6,250.00.